

STUDY OF AGRI-CLINICS & AGRI-BUSINESS CENTRES FOR IMPROVING WOMEN FARMERS' ACCESS TO EXTENSION SERVICES IN AGRICULTURE

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ABSTRACT

Women had been playing a major role in agriculture since ages. In spite of their crucial role in all the stages of agriculture they had not been given much credit. They were most of the times unable to access extension services and other facilities like seed, water, credit, subsidy etc. Thus government came up with the planning of Agri-Clinics & Agri-Business Centres to promote women entrepreneurs in agriculture and allied fields like poultry, fisheries, livestock etc. This study aimed to study the impact of Agri-Clinics & Agri-Business Centres in 6 states of India namely Punjab, Assam, Tamil Nadu, Maharashtra, Karnataka and Bihar. The study also undertook demographic profile of respondents, problems faced by them in availing credit facility and reasons behind availing or not availing benefits from this scheme. Study also discussed the success ratio of this scheme in various states and reasons for success. This research paper would provide a way to policy makers to improve the lacunae in existing scheme and to make it accessible in other parts of the country.

KEYWORDS: Agri-Clinics, Agri-Business, Centres, Women, Extension, Services

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INTRODUCTION

Women in agriculture had been mostly unable to access extension services and input facilities like seed, water, credit, subsidy etc. As most women did not own land, they were not considered as beneficiaries of various government programmes/services. The wage differential between men and women in some parts of the country aggravated the situation further. Some of the tasks performed by women were not valued adequately and were considered less important economically. Further, due to multiple roles that a woman had to perform within the family and the farm, her access to knowledge and information, and consequently her opportunities get constricted. The Central Sector Scheme "Establishment of Agri-Clinics & Agri-Business Centres (ACABC)" had been implemented since April, 2002, with the aim to supplement the efforts of public extension, support agricultural development and create gainful self-employment opportunities to unemployed youth (including women) with qualification in agriculture and allied sectors. There was a provision of credit linked back-ended upfront composite subsidy on the bank loan availed by the trained candidates under the scheme. The subsidy was 44 per cent for women, SC/ ST and all categories of candidates from North-Eastern and Hill States and 36 per cent for other categories. The subsidy was admissible for loans upto Rs. 20 Lakh in case of individual and Rs. 100 lakh in case of group projects (for ventures set up by a group of 5 trained candidates). As per the annual report (2014-15) of Ministry of Agriculture, since Inception of the scheme in 2002, 2883 women candidates had been trained and 801 women agri-ventures had been established. Out of these, 380 women candidates had been trained and 118 agri-

ventures had been established as on 3rd quarter of the year 2014-15, all over the country (P.S. Armorikar, 2016)

A study found operational challenges, critical success factors experienced by agripreneurs and the perception of customers towards impact of agripreneurs and their agribusiness ventures in serving the farming community (Venkattakumar, R and Sontakki, BS, 2014). In the prevailing scenario, the public extension system faced a lot of constraints in technology dissemination to the farmers (Global Agri System, 2010). The trained agricultural graduates had positive and favourable attitude towards self-employment and starting of agri-business in rural areas (Parimaladevi et al., 2006). Agri-entrepreneurship was a purposeful activity in initiating, promoting, and maintaining economic activities for the production and distribution of wealth (Shamshad, 2005). Till November, 2013, a total of 34,883 graduates have been trained leading to the establishment of 13603 agri-ventures in various parts of the country (Kokate, K. D., 2016). The program provided training to qualified individuals in agribusiness management and supported up to 25 percent of the cost establishing a new agribusiness. The program also guaranteed the loan from a formal financial institution (Suresh C. Babu, 2015).

Study Objectives

- To understand demographic profile of female respondents applying for ACABC scheme
- To study the problems faced by respondents in process of applying for ACABC scheme
- To conclude the success ratio of this scheme in different states based on venture establishments under ACABC scheme

METHODOLOGY

Sample Size

The study was based on intensive sample random survey method through structured questionnaires, personal interviews and in-depth discussion with the stakeholders.

Table 1: Sample Size

Schemes					Sample Size		
	Punjab	Karnataka	Maharashtra	Bihar	Assam	Tamil Nadu	Total
Beneficiaries ACABC	7	10	118	150	4	58	347

SURVEY METHODOLOGY

Survey Design

The survey design included sources of data collection (both primary and secondary). The survey consisted of a combination of qualitative and semi quantitative methods for data collection both from primary and secondary sources.

Survey Tools

Individual Farmers' Survey

Individual women farmers were surveyed via stratified random sampling using structured questionnaire.

In-Depth Interviews

In-depth interviews were conducted with the district and block level Agriculture Department officials, Horticulture Department officials, ATMA officials and KVK officials.

FINDINGS & ANALYSIS

ACABC Scheme

Age Groups and Working Population

The following table graph presents the respondents of different age groups covered under the study.

Table 2: Age Groups and Working Population- ACABC Scheme

	16-30 Years	31-45 Years	45-60 Years
ASSAM			
Kamrup	50	25	25
BIHAR			
Nalanda	81	17	2
Nawada	100	0	0
Patna	91	8	1
KARNATAKA			
Bangalore	50	50	0
Tumkur	0	100	0
PUNJAB			
Amritsar	43	14	43
TAMIL NADU			
Erode	90	5	5
Madurai	96	4	0
Namakkal	100	0	0
MAHARASHTRA			
Ahemadnagar	50	40	10
Kolhapur	79	16	5
Nagpur	83	17	0
Osmanabad	88	13	0
Solapur	46	27	27

The value in the table represents percentage of respondents surveyed

Table 3: Educational Status- ACABC Scheme

	Primary	Secondary	Sr. Secondary	Graduate	Post Graduate	Post doc And Above
ASSAM						
Kamrup	25	50	25	0	0	0
Bihar	0	1	33	56	8	3
Nalanda	0	2	33	56	2	6
Nawada	0	0	14	57	29	0
Patna	0	0	34	56	9	1
KARNATAKA						
Bangalore	0	0	0	0	0	100
Tumkur	0	0	0	0	0	100
PUNJAB						
Amritsar	0	14	14	71	0	0
Tamil nadu						
Erode	0	0	0	100	0	0
Madurai	0	0	0	100	0	0
Namakkal	0	0	0	100	0	0
Maharashtra						
Ahemadnagar	0	10	30	50	10	0
Kolhapur	0	7	12	68	14	0
Nagpur	0	0	50	50	0	0
Osmanabad	0	0	13	88	0	0

Table 3: Contd.,						
Solapur	0	3	17	69	10	0

*The value in the table represents percentage of respondents surveyed

From table 2 & 3 it was concluded that respondents of Assam were mostly educated up to senior secondary level, thus they were interested to start venture between 16-30 years of age. Karnataka was the leading state in education and in early years of life they preferred job instead of starting a venture, most respondents who applied for this scheme were of age group 31-45 years. The educational qualification of respondents of Tamil Nadu was 100% up to graduation level followed by Punjab and Maharashtra which accounted for approximately 71% and 65% graduates. Respondents in Tamil Nadu wanted to start their venture at early age between 16-30 years of age due to entrepreneurial behaviour. Punjab and Maharashtra, population was of mixed type due to high cultural diversity.

Type of Property Owned

Table 4: Type of Property Owned ACABC Scheme

	Agricultural Land	House	Shop	Factory
ASSAM				
Kamrup	100	0	0	0
BIHAR				
Nalanda	0	100	0	0
Nawada				
Patna	0	100	0	0
KARNATAKA				
Bangalore	67	33	0	0
Tumkur	25	75	0	0
MAHARASHTRA				
Ahemadnagar	100	0	0	0
Kolhapur	17	50	33	0
Nagpur	0	0	100	0
Solapur	25	50	0	25
TAMIL NADU				
Erode	11	89	0	0
Madurai	48	52	0	0
Namakkal	100	0	0	0

*The value in the table represents percentage of respondents surveyed

Source of Family Income/ Major Livelihood Activity

Table 5: Source of Family Income/ Major Livelihood Activity- ACABC Scheme

State	Farming on own Farm	Livestock Rearing	Salaried Employees	Self Employed Off Farm	Casual Laborers' on Farm	Casual Laborers' off Farm
ASSAM						
Kamrup	75	0	0	1	0	0
BIHAR	19	7	33	269	1	2
Nalanda	27	9	36	49	0	0
Nawada	29	14	43	4	0	0
Patna	14	5	30	269	1	4
KARNATAKA	18	82	0	0	0	0
Bangalore	50	50	0	0	0	0
Tumkur	0	100	0	0	0	0
MAHARASHTRA	40	15	29	40	3	0
Ahemadnagar	44	11	11	7	0	0

Table 5: Contd.,						
Kolhapur	32	19	34	22	3	0
Nagpur	58	8	25	2	0	0
Osmanabad	25	38	38	0	0	0
Solapur	52	4	22	10	4	0
PUNJAB						
Amritsar	14	0	71	7	0	0
TAMIL NADU	55	0	45	0	0	0
Erode	55	0	45	0	0	0
Madurai	50	0	50	0	0	0
Namakkal	64	0	36	0	0	0

*The value in the table represents percentage of respondents surveyed

Table 4 & 5 revealed that all respondents in Assam had own agricultural land, which was major source of livelihood for them. Thus respondents in Assam were interested to establish ventures where they could utilise their land. In Bihar mostly respondents had own house and they were salaried or self-employed off farm, thus they wanted to establish venture which required less space. In Karnataka, respondents were interested to start venture related to poultry and livestock along with conventional farming business as most of respondents had land and livestock. In Punjab, Maharashtra and Tamil Nadu, respondents were of both types- having farms and not having farms but salaried, thus their ideas of establishing ventures through this scheme varied a lot.

Table 6: Level of Satisfaction about the Facilities Provided During Training Programme- ACABC Scheme

State	Lodging and Boarding	Class Room Training	Teaching Facility	Hands on Experience	Exposure Visits	DPR Preparation
ASSAM	85	95	98	75	67	0
BIHAR	86	96	72	87	75	34
KARNATAKA	87	96	99	99	98	98
MAHARASHTRA	86	95	98	97	92	93
PUNJAB	85	94	99	99	98	98
TAMIL NADU	86	97	91	96	88	84

*The value in the table represents percentage of respondents surveyed

Respondents of Assam, Maharashtra and Tamil Nadu were mostly satisfied with the class room training and teaching facility provided to them due to lack of practical exposure, they enjoyed the information provided to them in classes. While the respondents of Karnataka were satisfied with the teaching facility & hands on experience, due high rate of literacy they valued practical experience along with class room teaching. In Punjab, respondents are mostly satisfied with the hands on experiences due to land availability with respondents.

Out of the total candidates who established a venture after the training, following percentage of respondents were able to avail the facility of subsidized loans-

Table 7: Percentage of Respondents Availing Subsidized Loans- ACABC Scheme

State	District	Yes	No
ASSAM	Kamrup	50	50
BIHAR	Nalanda	3	97
	Nawada	0	100
	Patna	0	100
KARNATAKA	Bangalore	100	0
	Tumkur	100	0
	Ahemadnagar	0	100

Table 7: Contd.,			
MAHARASHTRA	Kolhapur	9	91
	Nagpur	0	100
	Osmanabad	0	100
	Solapur	0	100
PUNJAB	Amritsar	0	100
TAMIL NADU	Erode	0	100
	Madurai	50	50
	Namakkal	0	100

*The value in the table represents percentage of respondents surveyed

The table 7 represented the percentage of respondents availing subsidized loans from ACABC schemes. 50% respondents of Bihar & 100% of Karnataka were availing the subsidized loans. All other states were not availing any subsidized loans. The major banks preferred for loans were State Bank of India, Bank of India and Bank of Baroda. Very small amounts of loans were taken, varying from Rs. 20,000 to 1 lakh.

Table 8: Problems Faced in Availing the Loan Facility- ACABC Scheme

State		Father/ Husband Did Not Allow To Take Loan	Afraid of debt Liabilities	Bank Declined Application for Non Availability of Collateral	Bank declined Application, Candidate being Unmarried	Processing of Loan Application Took a Longer Time, Got Married
ASSAM	Kamrup	100				
BIHAR	Nalanda	75	25			
	Nawada					
	Patna	83	17			
KARNATAKA	Bangalore					
	Tumkur					
MAHARASHTRA	Ahemadnagar	60	20		20	
	Kolhapur	25	75			
	Nagpur					
	Osmanabad					
	Solapur					
PUNJAB	Amritsar	33	0	33		33
TAMIL NADU	Erode	50	11	17		22
	Madurai	10	10	20	10	50
	Namakkal	58	42			0

*The value in the table represents percentage of respondents surveyed

In Assam, Bihar and Maharashtra girl's father or husband did not allowed them to take loans since they considered it as an additional liability. In Punjab and Tamil Nadu many girls got married till loan got sanctioned and in other few cases, family members did not supported to avail loan facility.

Out of the total respondents who applied for a loan, following percentage of respondents faced problems in availing subsidies-

Table 9: Problems Encountered in Getting the Subsidy- ACABC Scheme

State	District	Problems Faced in Getting Subsidy Percentage of Respondents Surveyed
ASSAM	Kamrup	
BIHAR	Nalanda	63
	Nawada	83
	Patna	64
MAHARASHTRA	Maharashtra	74
	Ahemadnagar	75
	Kolhapur	70
	Nagpur	100
	Osmanabad	100
	Solapur	64
TAMIL NADU	Erode	0
	Madurai	100
	Namakkal	

*The value in the table represents percentage of respondents surveyed

Major problems faced in Maharashtra and Tamil Nadu was lack of support of family members, afraid of debt liabilities and marriage of girls in between the project.

Table 10: Reasons for Not Availing the Credit Facility- ACABC Scheme

State	District	Delay by Loan Sanctioning Bank in Sending Loan Application to NABARD	Delay by Loan Sanctioning Bank in Replying to the Queries of NABARD	Delay by NABARD in Processing Subsidy Application sent by Bank	No clear reasons given by bank
ASSAM	Kamrup	75	25		
BIHAR	Nalanda	0	50	50	
	Nawada	50	0	25	25
	Patna	0	40	40	20
KARNATAKA	Bangalore	25	75	0	0
	Tumkur	0	100	0	0
MAHARASHTRA	Ahemadnagar	100	0	0	0
	Kolhapur	50	17	17	17
	Nagpur	0	29	29	43
	Osmanabad	0	0	17	83
	Solapur	25	0	50	25
PUNJAB	Amritsar	100	0	0	0
TAMIL NADU	Erode	89	11	0	0
	Madurai	88	13	0	0
	Namakkal				

*The value in the table represents percentage of respondents surveyed

In Assam, Bihar, Maharashtra, Punjab and Tamil Nadu there was delay by loan sanctioning bank in sending loan application to NABARD. In few areas of Bihar and Karnataka there was a delay by loan sanctioning bank in replying to the queries of NABARD. In Nagpur and Osmanabad district of Bihar respondents were not given any clear reason by bank for not providing the credit facility. In Nalanda, Nawada and Patna districts of Bihar, delay was made by NABARD in processing subsidy application sent by bank

Extension services as part of venture established

Following percentage of respondents are providing extension services to the farmers-

Table 11: Percentage of Respondents are Providing Extension Services to the Farmers- ACABC Scheme

State	District	Percentage of Respondents Surveyed
ASSAM	Kamrup	0
BIHAR	Nalanda	94
	Nawada	57
	Patna	85
MAHARASHTRA	Ahmednagar	100
	Kolhapur	84
	Nagpur	100
	Osmanabad	88
	Solapur	85
PUNJAB	Amritsar	100
TAMIL NADU	Erode	75
	Madurai	100
	Namakkal	17

*The value in the table represents percentage of respondents surveyed

In Assam no extension service was provided to farmers due to lack of manpower and resources. In Bihar, maximum extension service was provided in Nalanda district. Maharashtra, Punjab and Tamil Nadu were very active in providing extension services. Type of extension services provided were holding demonstrations for the farmers, providing advisory to the farmers, farmer meetings, visiting the farmer fields for advising them on betterment of the technology adopted.

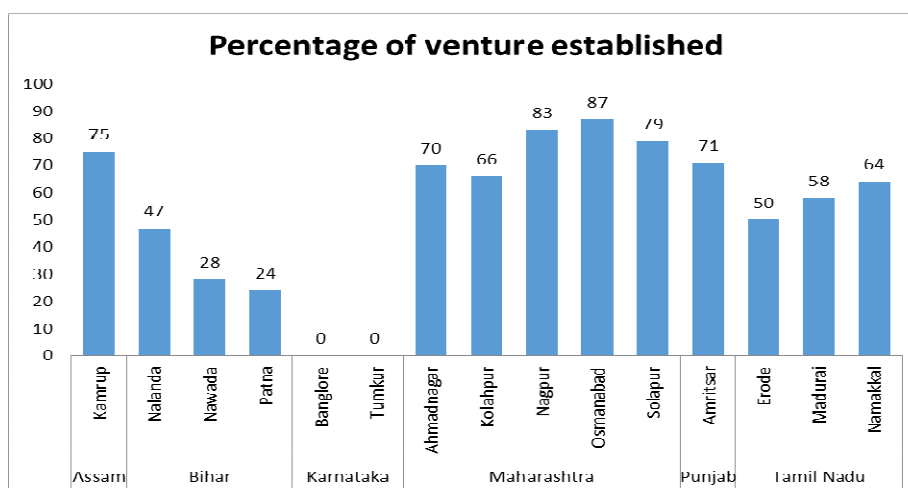


Figure 1: Percentage of Ventures Established Under ACABC Scheme

Maharashtra had highest percentage in venture establishment, which clearly indicated the progressive nature of farmers and high level of support by state government. In Assam and Punjab nearly 70% ventures were established due to own land of farmers and high zeal to become an entrepreneur. Tamil Nadu had success ratio of 50-64%, as 50% respondents were salaried employees who took entrepreneurship as second option of livelihood. In Bihar, success rate was very low 24-47%, many applications were rejected due to lack of information, delay by loan sanctioning bank in sending loan application to NABARD and further delay from NABARD. In Karnataka, success rate was nil, as people were highly educated and were willing to do jobs as compared to starting their own venture.

CONCLUSIONS

Agri-Clinics & Agri-Business Centres was a great initiative by government to promote women entrepreneurs in agriculture and allied fields. It also focussed to uplift the economic status of women in agriculture and to make them economically independent. In all the states Maharashtra had highest success ratio of this scheme due to high support of government and banks and high education ratio. Farmers were progressive and were from diverse demographic backgrounds which enabled them to come up with different venture ideas. In Punjab, Assam and Tamil Nadu, success rate was 50-70% due to land availability with respondents which enabled them to start venture on their own land. In Bihar the government and banks were not supportive, also many respondents did not have own land, thus the success ratio was low (24-47%). In Karnataka, most of the respondents were interested in doing the jobs and they took entrepreneurship as second option, thus success rate was almost nil. Thus it could be concluded that this scheme could be success in areas where respondents were educated and had own land to start the venture, also the state government and banks should be supportive and should guide the respondents to draw benefits from this scheme.

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